

Imaged Certificate of Notice Page 1 of 4
 IN THE UNITED STATES BANKRUPTCY COURT
 WESTERN DISTRICT OF PENNSYLVANIA

FILED
 1/15/25 10:46 am
 CLERK
 U.S. BANKRUPTCY
 COURT - WDPA

IN RE:

JOSHUA LUKE FROBE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-22551

Chapter 13

Related to Docket No. 136

ORDER OF COURT

AND NOW, this _____ 15th Day of January, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



Gregory J. Taddonio, Chief Judge
 United States Bankruptcy Court

ENTERED BY DEFAULT

In re:
Joshua Luke Frobe
Debtor

Case No. 19-22551-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 15, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2025:

Recip ID	Recipient Name and Address
db	+ Joshua Luke Frobe, 2430 Trotter Dr., Allison Park, PA 15101-2936
aty	+ Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
15089985	+ Bryanna Patrick, 2430 Trotter Dr., Allison Park, PA 15101-2936
15367084	Carrington Mortgage Services, LLC, BK Dept // 1600 South Douglass Road, Anaheim, CA 92806

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: BKBCNMAIL@carringtonms.com	Jan 16 2025 00:07:00	U.S. Bank Trust National Association, as Trustee o, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806
15464075	Email/Text: BKBCNMAIL@carringtonms.com	Jan 16 2025 00:07:00	FIRSTKEY MASTER FUNDING 2021-, A COLLATERAL TRUST, 1600 S. Douglass Road, Anaheim, CA 92806
15085314	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 16 2025 00:22:38	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15077404	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 16 2025 00:04:31	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15115248	+ Email/Text: kburkley@bernsteinlaw.com	Jan 16 2025 00:08:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15089986	+ Email/Text: sbse.cio.bnc@mail@irs.gov	Jan 16 2025 00:07:00	IRS Special Procedures Branch, 1000 Liberty Avenue, Suite 727, Pittsburgh, PA 15222-4107
15089664	Email/PDF: resurgentbknofications@resurgent.com	Jan 16 2025 00:21:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15077405	Email/PDF: resurgentbknofications@resurgent.com	Jan 16 2025 00:04:32	Lvnv Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602
15077406	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 16 2025 00:08:00	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15115273	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 16 2025 00:08:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
15083662	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jan 16 2025 00:08:00	NAVY FEDERAL CREDIT UNION, PO BOX 3000, MERRIFIELD,VA 22119-3000
15077407	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jan 16 2025 00:08:00	Navy Federal Cr Union, 820 Follin Ln Se, Vienna, VA 22180-4907
15077408	+ Email/Text: bankruptcy@sw-credit.com	Jan 16 2025 00:08:00	Southwest Credit Syste, 4120 International Parkway, Carrollton, TX 75007-1958
15077409	Email/Text: TFS_Agency_Bankruptcy@toyota.com		

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		Jan 16 2025 00:07:00	Toyota Motor Credit, 111 W 22nd St, Oakbrook, IL 60521
15098698	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 16 2025 00:07:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15109174	Email/PDF: bncnotices@becket-lee.com	Jan 16 2025 00:21:33	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
15110570	Email/PDF: ebn_ais@aisinfo.com	Jan 16 2025 00:05:04	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15106042	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 16 2025 00:05:56	Wells Fargo Bank, N.A., Default Document Processing, MAC#N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
15077410	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 16 2025 00:05:57	Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Firstkey Master Funding 2021- A Collateral Trust
cr		Towd Point Master Funding Trust 2021-PM1
cr		Toyota Motor Credit Corporation
cr		U.S. Bank Trust National Association Et al.
cr		Wells Fargo Bank, N.A.
cr	*P++	CARRINGTON MORTGAGE SERVICE LLC, 1600 S DOUGLAS RD SUITE 110, ANAHEIM CA 92806-5951, address filed with court:, FIRSTKEY MASTER FUNDING 2021-, A COLLATERAL TRUST, 1600 S. Douglass Rd., Anaheim, CA 92806
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 5 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com
Glenn R. Bartifay	on behalf of Debtor Joshua Luke Frobe gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Jerome B. Blank	

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on behalf of Creditor Wells Fargo Bank N.A. jblank@pincuslaw.com, brausch@pincuslaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Mario J. Hanyon

on behalf of Creditor U.S. Bank Trust National Association Et al. wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Ryan Starks

on behalf of Creditor U.S. Bank Trust National Association as Trustee of TPMFT 2021-PM1 Ryan.Starks@brockandscott.com,
wbecf@brockandscott.com

Ryan Starks

on behalf of Creditor FIRSTKEY MASTER FUNDING 2021- A COLLATERAL TRUST Ryan.Starks@brockandscott.com,
wbecf@brockandscott.com

Thomas Song

on behalf of Creditor Wells Fargo Bank N.A. pawb@fedphe.com

TOTAL: 11